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Effective Date: **July 2004**

Point of Contact: [Benefits Manager](#)

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Training Requirements and Reporting Obligations

This subject area does not contain training requirements.

This subject area does not contain reporting obligations.

References

[BNL Employee Guide](#)

[Benefits/Human Resources](#) Web Site

Standards of Performance

Managers shall support our ability to deliver innovative scientific and technological research products and analysis by the following:

- Offering flexible and competitive compensation and benefits programs that encourage achieving organizational goals by hiring and maintaining qualified staff; and
- Dealing with all staff fairly and consistently.

Management System


This subject area belongs to the **Human Resources** management system.

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Introduction: Insurance and Benefits

Effective Date: **July 2004**

Point of Contact: [Benefits Manager](#)

Laboratory management believes that employee benefits are an important and meaningful part of the compensation received by every employee. BNL provides eligible employees with a broad benefits program, which includes the following:

- Medical Insurance
- Dental Insurance
- Domestic Partner Benefits
- Life Insurance
- Accidental Death and Dismemberment Insurance
- Long Term Disability Insurance
- Travel Accident Insurance
- Long Term Care Insurance
- Flexible Spending Accounts
- Retirement Plans
- Repatriation/Evacuation Program
- Visitor's Medical Insurance
- Adoption Assistance Program
- Family and Medical Leave

These benefits are described in detail on the [Benefits/Human Resources](#) Web Site and in the Benefits section of the [BNL Employee Guide](#).

The information contained in this subject area is intended to provide only a summary of BSA's benefits programs. Nothing contained in any section should be construed as a promise of employment or continued employment, or to constitute contractual obligations. If questions arise, official plan documents and insurance agreements are controlling and govern final determination of benefits consistent with applicable laws and regulations.

The Laboratory maintains the right to modify, suspend, or terminate benefit plans in whole or in part at any time.

The benefits program is administered by the Human Resources and Occupational Medicine Division, which publishes updated insurance and retirement information for distribution to all employees, as necessary.

Benefit programs conform to the allowable expenses which are defined in Appendix A of the DOE/BSA Contract which sets forth the principal personnel policies and procedures governing the Laboratory.

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Subject Area: **Insurance and Benefits**

1. Enrolling for Benefits

Effective Date: **July 2004**

Point of Contact: [Benefits Manager](#)

Applicability

This information applies to all eligible BNL employees who would like to apply for or change their existing benefits.

Required Procedure

Benefit enrollment must occur within the first 30 days for newly hired employees or during the Open Enrollment Period.

Step 1	<p>Review available benefits. BNL provides the following benefits to regular/term full-time and eligible part-time employees:</p> <ul style="list-style-type: none">• Life Insurance• Long Term Disability Insurance• Accidental Death and Dismemberment Insurance• Travel Accident Insurance• Retirement Plan <p>The following additional benefits are provided if elected by the employee:</p> <ul style="list-style-type: none">• Medical Insurance• Dental Insurance• Domestic Partner Benefits• Supplemental Life Insurance• Long Term Care Insurance• Flexible Spending Accounts• 401(k) Plan• Adoption Assistance Program <p>In addition, two programs are available to visitors and foreign collaborators:</p>
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	<ul style="list-style-type: none"> • Repatriation/Evacuation Program • Visitor's Medical Insurance <p>All benefits are described in detail on the Benefits/Human Resources Web Site and in the BNL Employee Guide.</p>
Step 2	<p>Newly hired employees must elect coverage within 30 days of date of hire. New employees hired after September of current year must make elections for remainder of year as well as the following year. All eligible employees working 20 hours or more per week may make the following changes to medical and/or dental coverage during the Open Enrollment Period:</p> <ul style="list-style-type: none"> • Join a medical and/or dental plan; • Drop medical and/or dental coverage; • Change from one medical and/or dental plan to another; • Add or drop family members covered. <p>To elect coverage or make a change, complete a new enrollment form. Forms are available at the Benefits Office, Building 185, or call (631) 344-5126, (631) 344-2877, or (800) 353-5321. Current employees making a change to coverage during the Open Enrollment Period must return completed forms to the Benefits Office by the posted due date. Changes are effective on January 1st of the following year.</p> <p>Note: Changes to coverage are allowed only during the annual Open Enrollment Period or when a qualifying event occurs (see section Changing Benefits Due to a Qualifying Event).</p>
Step 3	<p>To enroll for a flexible spending account (FSA), complete a new enrollment form. Forms are available from the Benefits Office, Building 185, or call (631) 344-5126, (631) 344-2877, or (800) 353-5321. Newly hired employees may enroll within 30 days of date of hire and participate until the end of the calendar year. Eligible employees wishing to enroll must wait until the next Open Enrollment Period. Completed forms must be returned to the Benefits Office by the posted due date. Changes are effective on January 1st of the following year.</p> <p>Note: Employees must re-enroll each year for a flexible spending account (FSA).</p>
Step 4	<p>To enroll in the 401(k) plan, contact the Benefits Office at (631) 344-7516.</p> <p>If a 401(k) election is already in place and a different investment company is not being selected, complete the 401(k) Plan Agreement for Salary Reduction for a new percentage and send it to Payroll (Building 134J). To access the form, go to the Benefits/Human Resources Web Site.</p>
Step 5	<p>For the BSA Retirement Plan, the Benefits Office contacts employees when they are eligible to enroll.</p>

Guidelines

**Open enrollment for benefits for:
All Employees**

If you are a regular employee working 20 or more hours per week, you may make changes to your medical or dental coverages and your health care and/or dependent day care flexible spending accounts during the annual Open Enrollment Period. You may join a medical or dental program, change from one program to another, or add or drop family members covered. Enrollment and coverage changes made during the Open Enrollment Period are effective January 1st of the following year.

**Open enrollment for medical coverage for:
Retirees, participants on Long Term Disability and their families**

You may make changes to your medical coverage during the annual Open Enrollment Period. You may change from one program to another or add or drop covered family members. Coverage changes made during the Open Enrollment Period are effective January 1st of the following year.

**Open enrollment for benefits:
New Hires**

If your date of hire is after September 30th of the calendar year, you will make insurance coverage elections for the remainder of the calendar year as well as elections for the following calendar year. These changes include coverage elections for medical and dental insurance and flexible spending accounts. In the future, coverage changes can only be made during the Open Enrollment Period or when there is a Qualifying Event. Changes to coverage may only be made within 31 days of the occurrence of the event.

**Open enrollment for Medical and/or Dental Coverage for:
COBRA participants**

If you have COBRA coverage for the medical and/or dental programs, you may make changes to your medical and/or dental coverage during the annual Open Enrollment Period. You may change from one program to another or add or drop family members covered. Coverage changes made during the Open Enrollment Period are effective January 1st of the following year.

Note: COBRA coverage is discontinued at the end of the applicable COBRA period (see references below).

References

[BNL Employee Guide](#)

[Benefits/Human Resources](#) Web Site

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2. Changing Benefits Due to a Qualifying Event

Effective Date: **July 2004**

Point of Contact: [Benefits Manager](#)

Applicability

This information applies to all BNL eligible employees who want to change benefits due to a Qualifying Event.

Required Procedure

Step 1	<p>You may be eligible to change your coverage if you experience a Qualifying Event. A Qualifying Event is a change in your family status and includes the following:</p> <ul style="list-style-type: none">• A change in number of dependents (such as birth, adoption, placement for adoption, or death of a dependent);• A change in legal marital status (such as marriage, death of spouse, divorce, legal separation, or annulment);• A change in employment status (such as termination or commencement of employment of the employee, spouse, or dependent);• A change in work schedule (such as an increase or decrease in the number of hours of employment by the employee, spouse, or dependent, a switch between full-time and part-time status, a strike or lockout, or commencement or return from an unpaid leave of absence);• A change in the place of residence or work site of the employee, spouse, or dependent;• The dependent satisfies or ceases to satisfy the requirements for unmarried dependents (such as attainment of age or student status). <p>In the case of a Qualifying Event, you may be able to do the following:</p> <ul style="list-style-type: none">• For the medical and/or dental plans, add or delete the dependent(s) whose status resulted in the Qualifying Event if you are already covered under these plans;• For the flexible spending accounts, make changes to your contributions for
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	<p>For the flexible spending accounts, make changes to your contributions for the remainder of the calendar year.</p> <p>Note: The change(s) in coverage that you request must relate to the change in your family status.</p>
Step 2	Notify the Benefits Office at (631) 344-2877 and complete an enrollment form within 31 days of the date of the Qualifying Event. The completed form must be submitted to the Benefits Office with proof of the Qualifying Event. Current employee premiums (for medical and/or dental plan coverages) and/or contributions (to the flexible spending accounts) will then be changed for the remainder of the calendar year.

Guidelines

If you notify the BNL Benefits Office of the Qualifying Event and make a change in your coverage(s) within 31 days of the event, coverage changes are effective as of the date of the event.


If you do not notify the Benefits Office to make a change in your coverage(s) within 31 days of the Qualifying Event, you must wait until the next Open Enrollment Period to make a change to your coverage(s).

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Checklist of Insurance and Retirement-Related Fringe Benefits

Effective Date: **July 2004**

Point of Contact: [Benefits Manager](#)

This list does not attempt to spell out every benefit and policy in detail for each situation that might arise. Employees should consult the appropriate section of the [BNL Employee Guide](#) for possible exceptions prior to making an interpretation.

Fringe Benefits for Regular, Term, and Temporary Employees

Benefits	Regular/Term Full-time Employees	Regular/Term Eligible Part-time Employees*	Temporary Full-time Employees	Temporary Part-time Employees
Insurance and Retirement Programs				
Medical Plan	yes	yes	no	no
Dental Plan	yes	yes	no	no
Long Term Disability Insurance	yes	yes	no	no
Travel Accident Insurance	yes	yes	yes	yes
Life Insurance	yes	yes	no	no
Retirement Plan	yes	yes	no	no
401(K) Plan	yes	yes	no	no
Statutory Benefits				
NY State				

Supplemental Disability benefits for non-work incurred illness or injury	yes	yes	yes	yes
Workers' Compensation	yes	yes	yes	yes
Social Security	yes	yes	yes	yes
Unemployment Insurance	yes	yes	yes	yes

* Scheduled to work at least 20 hours a week and benefits are prorated based on work schedule.

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Point of Contact: [Benefits Manager](#)

None

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Revision History: Insurance and Benefits

Point of Contact: [Benefits Manager](#)

Revision History of this Subject Area

Date	Description	Management System
July 2004 -- Major Rev. 1.0	<p>This subject area describes the procedures and guidelines for applying for insurance and retirement benefits.</p> <p>This subject area replaces Supervisors' Personnel Manual 16.0, Benefits.</p>	Human Resources

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